



**BlueCross BlueShield  
of Delaware**



# **State of Delaware BCBSD CDH Gold Plan**



**May 2011**

# New Plan — CDH Gold

## > HRA PPO 90/70

- Consumer-Directed Health (CDH) PPO Plan with Health Reimbursement Arrangement (HRA)

	Individual	Family
Deductible:	\$1,500	\$ 3,000
Coinsurance (In-Network):	\$3,000	\$ 6,000
Coinsurance (Out-of-Network):	\$6,000	\$12,000
HRA Pays:	\$1,250	\$ 2,500

- HRA pays first, then employee is responsible for remaining deductible and coinsurance
- Once the deductible is satisfied, employee shares expenses with the plan

In-Network Coinsurance		Out-of-Network Coinsurance	
Plan Pays:	90%	Plan Pays:	70%
You Pay:	10%	You Pay:	30%

# New Plan — CDH Gold *(cont.)*

## > Plan Features

- In- and out-of-network deductibles are combined
- Coinsurance amounts accumulate to both in- and out-of-network maximums
- Preventive services are covered at 100 percent
- Prescription copays are not applicable to the medical deductible or out-of-pocket maximum
- Automatic claims payments from HRA made to in-network BCBSDE providers
- Unused HRA funds roll over to the next year (if employee stays in a State of Delaware CDH Gold Plan)



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Coverage

## Your Coverage

Member Name	Birth Date	Relationship	Gender		
Jane Doe	01/15/1960	Insured	Female	<a href="#">View Detail</a>	<a href="#">View Claims</a>
John Doe	02/21/1960	Spouse	Male	<a href="#">View Detail</a>	<a href="#">View Claims</a>
Jimmy Doe	07/10/1999	Child	Male	<a href="#">View Detail</a>	<a href="#">View Claims</a>



### Deductible/Coinsurance Information

Deductible Remaining	\$893.00	<a href="#">View Detail</a>
Coinsurance Limit Remaining	\$0.00	<a href="#">View Detail</a>
Total Claims Paid	\$207.00	<a href="#">View Detail</a>

### Consumer Account Tools

- How to File for Reimbursement  
To file for reimbursement of a qualified medical expense, please [click here](#) to select and fill out the appropriate form.
- [Qualified OTC Expenses](#)
- Learn which over the counter expenses qualify (PDF).
- [Link to Bancorp \(MyAdvantageHSA.com\)](#)

### IRS Links

- [IRS website](#)   
Visit the IRS website to download Publication 502, which gives you information on allowable medical and dental expenses.

### Welcome

[Jane Doe](#)

XHA123456

**Blue Advantage HRA**

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### Quick Links

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[Find a Doctor, Lab, Hospital](#)

[Download a Form](#)

[My BlueConnection](#)

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[Provide Website Feedback](#)

[Delaware Blue Member Newsletter](#)



## Claims Summary

		Benefit Plan			Customer Responsibility					
Date of Service	Provider Name	Provider Charge	Allowable Charge	Benefit Paid	Deductible		Coinsurance		Co-pay / Other	Total
					In Network	Out of Network	In Network	Out of Network		
Jane Doe's Claims										
02/23/2011	<a href="#">Dr. Smith</a>	\$200.00	\$137.00	\$0.00	(\$137.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$137.00)
Subtotal - Jane Doe		\$200.00	\$137.00	\$0.00	(\$137.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$137.00)
John Doe's Claims										
01/10/2011	<a href="#">Dr. Jones</a>	\$95.00	\$70.00	\$0.00	(\$70.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$70.00)
01/10/2011	<a href="#">Dr. Bob</a>	\$95.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/06/2011	<a href="#">Dr. Bill</a>	\$100.00	\$100.00	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Subtotal - John Doe		\$290.00	\$170.00	\$100.00	(\$70.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$70.00)
Total - Family		\$490.00	\$307.00	\$100.00	(\$207.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$207.00)



[Jane Doe](#) XHA123456

**Blue Advantage HRA**

[Coverage](#) > Your Flex Benefits

**Flex Benefits**

[Balances](#)

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[See data for year ending 03/31/2010](#)

**Balances**

(Last updated on 03/07/2011)  
04/01/2010 - 03/31/2011

Account	Annual Election	Deposits Posted	Claim Amount	Denied Amount	Payment Amounts	Election Balance	Deposit Balance	Remaining Balance
HEALTH CARE	\$2,500.00	\$2,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL	\$2,500.00	\$2,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

[Table Definitions](#)

# Online Tools and Resources

- > **Customer Self-Service** — Manage your benefits online with self-service tools including: checking the status of a claim, requesting new ID cards, or (for CDH Gold members) tracking deductible amounts and available HRA funds
- > **My BlueConnection** — Offers a library of health information featuring adult and pediatric health terms, medical test and procedure information, healthy recipes and nutrition tips
- > **Hospital Comparison Tool** — Provides members with the ability to search and compare the success rates of specific procedures at hospitals throughout the country
- > **Find a Doctor** — Our online directory is available at **bcbsde.com** by clicking on *Find a Doctor, Lab, Hospital*. The BlueCard® directory is available at **www.provider.bcbs.com**.





**Thank you for considering  
Blue Cross Blue Shield of Delaware —  
the most trusted name in health care benefits.**

